

# Exhibit 18

Jeff Needham/HBUS/HSBC  
05/03/2007 08:11 AM

To Philip G Wong/HBUS/HSBC@HSBC  
cc Amy S Ku/HBUS/HSBC  
bcc  
Subject Fw: Meng, 0839434952

History: This message has been forwarded.

Phil,

Accounting will waive the fee recovery on the MENG transaction. As you are aware, required fee's must be collected, otherwise it will result in a payroll deduction.

Thanks.

— Forwarded by Jeff Needham/HBUS/HSBC on 05/03/2007 08:09 AM —

Lisa Petrus/HBUS/HSBC  
05/03/2007 06:02 AM

To Debra Mack/HBUS/HSBC@HSBC  
cc Jeff Needham/HBUS/HSBC@HSBC, Amy S  
Ku/HBUS/HSBC@HSBC  
Subject Fw: Meng, 0839434952

Hi Debra.

Please do not charge for this loan.

Thanks

Lisa Petrus  
Financial Admin  
Phone 716-651-6498  
Fax 732-352-6931

— Forwarded by Lisa Petrus/HBUS/HSBC on 05/03/2007 08:59 AM —

Jeff Needham/HBUS/HSBC  
05/02/2007 07:38 PM

To Lisa Petrus/HBUS/HSBC@HSBC  
cc Amy S Ku/HBUS/HSBC  
Subject Meng, 0839434952

Lisa,

The above referenced loan appeared on the recent withdrawn/declined report for fee collection of \$325. Per Philip Wong, LO, the borrower was an existing HSBC Mtg Corp customer, who made application with him via the Oakland branch, and then rec'd a retention/modification offer from telesales. The borrower chose the retention offer, and withdraw application.

Given the circumstances on this loan, please waive the recovery of the application fee.

Please confirm.... Thanks.

NKA001477

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—Forwarded by Philip G Wong/HBUS/HSBC on 03/02/2008 08:35AM —

To: Philip G Wong/HBUS/HSBC@HSBC  
From: Amy S Ku/HBUS/HSBC  
Date: 02/26/2008 01:46PM  
Subject: Declined/Withdrawn Expense Report Jan 08.

Philip,

<http://mail.google.com/mail/?ui=1&ik=65542002eb&view=cv&search=inbox&th=11adfe1a4724920&ww=1065&cvap=0&qt=...> 7/1/2008

NKA009131

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Philip Wong  
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The following is the Declined/Withdrawn Expense Report Jan 08 showing 3 charges for loan application fees uncollected. As you already knew about the mandatory application fee requirement, you will be charged for not collecting these fees at application. Please call me if you have any questions or concern.

**Declined/Withdrawn Expense Report Jan 08.**

Title	Loan Officer	Loan Number	Borrower	Appr fee	Credit rpt fee	Appl fee	Total expense
Retail/Loan Officer							
	Wong, Philip	449904075	PRADO	\$0.00	\$0.00	\$325.00	\$325.00
	Wong, Philip	459751239	CHING	\$0.00	\$0.00	\$525.00	\$525.00
	Wong, Philip	459336552	RIZO	\$0.00	\$0.00	\$325.00	\$325.00

Best regards,

**Amy S Ku**  
VP, Sr Regional Retail Mortgage Lending Manager, Northern California | HSBC Mortgage Corporation (USA)  
801 Montgomery Street, San Francisco, CA 94111  
Ask me about Premier Deluxe Mortgage program. We offer Great Rate Discount and NO Lender Fees!

Phone: 650-222-6845  
Fax: 917-225-5167  
Email: [asmv.ku@us.hsbc.com](mailto:asmv.ku@us.hsbc.com)

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NKA009132